



PATENT  
Express Mail No. EL809717489US  
Attorney Docket No. 10017.00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Margaret Sue Ellis

Appn. No.: 09/992,348

Confirm. No.: 7197

Filed: November 21, 2001

For: CREDIT RISK MANAGING LOAN  
POOLS

Examiner: not yet assigned

Art Unit: 2161

CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)

I hereby certify that this

1. Certificate of Mailing by "Express Mail" (37 CFR 1.10);
2. Response to Notice to File Corrected Application Papers – Filing Date Granted;
3. Copy of Notice to File Corrected Application Papers;
4. 16 sheets of formal drawings;
5. Petition for Extension of Time Under 37 CFR 1.136(a);
6. \$185 check (\$130 surcharge and \$55 extension of time fee);
7. Submission Under 37 C.F.R. § 3.73(b) with copy of Assignment attached; and
8. postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to BOX MISSING PARTS,m  
Commissioner for Patents, Washington, D.C. 20231 on March 8, 2002.

KEISTI MURRAY

(Typed or Printed Name of Person Mailing Correspondence)

Keisti Murray

(Signature of Person Mailing Correspondence)

EL809717489US

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PATENT  
Attorney Docket No. 10017.00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Margaret Sue Ellis

Examiner:

Appn. No.: 09/992,348

Art Unit: 2181

Filed: November 21, 2001

For: CREDIT RISK MANAGING LOAN POOLS

SUBMISSION UNDER 37 C.F.R. § 3.73(b)

Commissioner of Patents  
Washington, D.C. 20231

Sir:

The Murrayhill Company, a Colorado corporation, is an owner of the patent application identified above by virtue of either:

- A. ☒ An assignment from the inventor(s) of the patent application identified above, a copy of which is attached.

OR

- B. ☐ A chain of title from the inventor(s) of the patent application identified above to the current assignee, as shown below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the U.S. Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or a copy of which is attached.

2. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the U.S. Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or a copy of which is attached.

The undersigned, whose title is supplied below, is empowered to sign this statement on behalf of The Murrayhill Company.

Signed this 30th day of January, 2002.

ASSIGNEE:

THE MURRAYHILL COMPANY

By M. Moskva  
Name: Maria Moskva  
Title: COO / Corporate Secretary  
Address: 1670 Broadway Street, Suite 3400, Denver,  
Colorado 80202

## ASSIGNMENT

WHEREAS, I, Margaret Sue Ellis, whose post office address is 245 Grape Street, Denver, Colorado 80220, have made a certain new and useful invention relating to CREDIT RISK MANAGING LOAN POOLS, for which I have made application for Letters Patent of the United States, which application may be identified in the United States Patent Office as Application Serial No. 09/992,348 filed on November 21, 2001; and

WHEREAS, I now own the entire right, title and interest therein; and

WHEREAS, The Murrayhill Company, a Colorado corporation, whose post office address is 1670 Broadway Street, Suite 3400, Denver, Colorado 80202, is desirous of acquiring the entire interest in and to said invention, said application or any continuation, continuation-in-part, divisional, renewal, or substitute thereof, international and foreign and regional applications corresponding thereto, and the Letters Patent, or any reissue or reexamination thereof, to be obtained therefor:

NOW THEREFORE, for good and valuable consideration to me in hand paid, the receipt and sufficiency of which are hereby acknowledged, I have sold, assigned, and set over and by these presents do hereby sell, assign and set over unto the said The Murrayhill Company, and said assignee's legal representatives, successors and assigns, the entire right, title and interest in and to said invention, said application or any continuation, continuation-in-part, divisional, renewal or substitute thereof, international and foreign and regional applications corresponding thereto, and the Letters Patent, both foreign and domestic, that may or shall issue thereon, or any reissue or reexamination thereof; and I do hereby authorize and request the Commissioner of Patents to issue said Letters Patent to the above-mentioned assignee, consistent with the terms of this Assignment.

I HEREBY AUTHORIZE the above-mentioned assignee to insert in this Assignment the filing date and serial number of said application.

UPON SAID CONSIDERATION, I hereby covenant and agree with the said assignee that I will not execute any writing or do any act whatsoever conflicting with these presents, and that I will, at any time upon request, without further or additional consideration, but at the expense of the said assignee, execute such additional assignments and other writings and do such additional acts as said assignee may deem necessary or desirable to perfect the assignee's enjoyment of this grant, and render all necessary assistance in making application for and obtaining original, continuation, continuation-in-part, divisional, renewal, reissued or extended Letters Patent of the United States, or of any and all foreign countries, on said

invention, and in enforcing any rights or choses in action accruing as a result of such applications or patents, by giving testimony in any proceedings or transactions involving such applications or patents, and by executing preliminary statements and other affidavits, it being understood that the foregoing covenant and agreement shall bind, and inure to the benefit of, the assigns and legal representatives of both parties.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal on the date indicated below.

Jan 30, 2002

Margaret Sue Ellis  
Margaret Sue Ellis

STATE OF COLORADO    )  
                                  ) ss.  
COUNTY OF Denver    )

On this 30<sup>th</sup> day of January, 2002, before me a notary public in and for said county, appeared Margaret Sue Ellis who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, and acknowledged that she signed, sealed and delivered the same instrument as a free and voluntary act for the uses and purposes therein set forth.

(S E A L)

Adriana Vega  
Notary Public

My commission expires: 04-17-2004.